

**PSYCHIATRIC NURSE PRACTITIONER AND PHYSICIANS ASSISTANT PROFESSIONAL LIABILITY PROGRAM
RHODE ISLAND**

Territory 1 - Entire State

	\$500,000/1,500,000		\$1,000,000/1,000,000		\$1,000,000/3,000,000		\$2,000,000/4,000,000		\$2,000,000/6,000,000	
Claims-Made	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
Year										
First	\$514	\$428	\$524	\$437	\$541	\$451	\$676	\$563	\$692	\$577
Second	\$954	\$795	\$974	\$812	\$1,004	\$837	\$1,255	\$1,046	\$1,285	\$1,071
Third	\$1,247	\$1,039	\$1,274	\$1,061	\$1,313	\$1,094	\$1,641	\$1,368	\$1,680	\$1,400
Fourth	\$1,394	\$1,162	\$1,423	\$1,186	\$1,467	\$1,223	\$1,834	\$1,528	\$1,878	\$1,565
Fifth	\$1,467	\$1,223	\$1,498	\$1,249	\$1,544	\$1,287	\$1,931	\$1,609	\$1,977	\$1,647
Occurrence	\$1,629	\$1,357	\$1,663	\$1,386	\$1,714	\$1,429	\$2,143	\$1,786	\$2,194	\$1,829

PREMIUM DISCOUNTS:

Part-time discount: A 50% discount if you practice 20 hours or less a week.

New practitioner discount: A 25%-50% discount if you qualify as a new practitioner.

Child and Adolescent discount: A 15% discount if your practice consists of more than 50% children and adolescents.

Claims-free discount: A 10% discount if you have been claims-free for more than 10 years.

Risk Management discount: A 5% discount for completion of risk management courses approved by the Company.

Purchasing Group Fee: Coverage is written through the Professional Counselors Purchasing Group. There is a \$5.00 administrative fee assessed to each policy. Please include this in your payment.

Quarterly payments: Quarterly payments are available if the annual premium is \$1,000 or more. If you wish to pay quarterly, please remit 35% of the premium (rounded to the nearest dollar).

New business discount: A 15% discount if you are applying to the Company for the first time and have been claims-free for the last six months.